

Cash Express
459 South Decatur
Las Vegas, Nevada 89107
702-258-3325
702-309-2274(fax)
cashexpr@aol.com

June 8, 2009

Las Vegas Planning & Development
431 So. Fourth St.
Las Vegas, NV 89101

Re: Special Use Permit
459 So. Decatur LV. NV 89107
(Auto Title Loan)

To Whom It May Concern:

Cash Express is currently licensed by the State of Nevada, Department of Business & Finance under NRS 604-A which allows for Check Cashing, Deferred Deposits, Auto Title Loans and Signature Loans. Our main office is located at 459 So Decatur Blvd. The hours of operation are Monday – Friday 9:00 AM – 6:00 PM and Saturday 9:00 AM – 3:00 PM. We are making this request in order to incorporate Auto Title Loans with our present business which consists solely of Deferred Deposits.

To outline the nature of this proposed business, we would take phone applications for the auto title loans. If pre- approved, the customer must then come to our store and fill out an application whereupon, if approved, we would inspect the vehicle, (verify mileage, check the VIN number) and ascertain the condition of the vehicle. Based on credit approval and verification of ownership, the customer would receive a loan in compliance with the provisions of NRS 604-A. Cash Express would hold the title until such time the loan was paid in full.

The granting of this Special Use Permit would in no way adversely affect the traffic, parking, public health, safety or welfare of the public. This permit would not effect or modify the land use or intent thereof. There would never be vehicles stored on the property. All repossession and subsequent storage of such vehicles would be contracted to a licensed towing and storage company. There are 14 parking spaces around the Lot 1-14 building for the three tenants of which we are one. We have an abundance of overflow parking to the North, West and South. There are 176 total parking spaces for the five buildings on this site.

By this request we are specifically asking for a waiver to the following:

1. A 50 foot distance separation from a Residential use, where 200 feet is required.
2. 790 foot distance separation from a Specified Financial Institution use, where 1,000 is required.
3. A waiver from the 1,500 sq ft. office requirement

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With reference to item #1. The residential area in question is on the south side of Alta Drive. We do not feel that the proposed business of auto title loans would significantly affect traffic or cause disturbance to peaceful enjoyment of the nearby residence. There are several Auto Title Loan Stores in Las Vegas that are closer than 50 ft. separation.


With reference to item # 2. The subject location at 459 So Decatur Blvd. has been used as a check cashing/payday loan/ deferred deposit location since 1997. The locations in question are highlighted on the attached Exhibits A & B. The location on Exhibit A (license issued on 2/2/ 2001) and Exhibit B (license issued as installment loans on 8/31/2007). We are asking for the same consideration.

With reference to the 1,500 sq. ft office requirement: Much of our work is done by phone. All of our forms, contracts and accounting are done by computer and payments are often made by an ACH method. This business is not a high traffic business and does not require more than two employees at any given time. Our office is very efficient and well designed. We have more than sufficient room to operate deferred deposits and auto title loans within our 360 sq. ft. facility.

During our twelve years of business in Las Vegas, to my knowledge, the State of Nevada has never received a complaint against our company. We have passed every State audit with a clean record. In order to continue and survive in today's market we now find it necessary to expand our services. We are hopeful that you will grant our request for the expansion of our business by allowing us to offer auto title loans.

Thank you for your consideration.

Sincerely,


Sandra J. Perry, Owner
Cash Express

attachments

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